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Date: April 28, 2005

By:

Esther Miller

Esther Miller

Attorney Docket No. 756-24-002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Raffie Eskandarian

Serial No.: 09/912,764

Filed: July 25, 2001

For: Method, Process and Apparatus

For Receiving, Storing and Accessing

Authorization Data

Examiner: A. Sherkat.

Art Unit: 2131

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL OF RESPONSE TO OFFICE ACTION

Sir:

Transmitted herewith is the Response to the Office Action dated February 7, 2005 for this application. There is no fee required for the submission of this Response.

Respectfully submitted,

Dated: April 28, 2005

Anna M. Vradenburgh

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Reg. No. 39,868

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RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action dated February 7, 2005, please amend the above-identified application as follows:

Amendments to the specification begin on page 2.

A listing of the claim begins on page 3.

Amendments to the Drawings begin on page 7.

The Remarks begin on page 8.

Replacement sheets 1/8 – 8/8 and annotated sheets 5/8 and 8/8 follow page 12 of
this paper.